

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alfredo F. Madeam, Jr.  
Debtor

Case No. 22-01575-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 26, 2022

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:**

Recip ID	Recipient Name and Address
db	+ Alfredo F. Madeam, Jr., 404 Benson Court, East Stroudsburg, PA 18302-9076
5494759	+ Edward Hoffman, Jr., Esquire, Estates at Great Bear Community Associat, P.O. Box 609, Montgomeryville, PA. 18936-0609
5494760	+ Estates at Great Bear, c/o Edward Hoffman, Jr., Esq, P.O. Box 609, Montgomeryville, PA. 18936-0609
5491537	Estates at Great Bear CA, 1 Rising Meadow Way, East Stroudsburg, PA 18302
5491541	+ Hoffman Law, PO Box 609, Montgomeryville, PA 18936-0609
5491544	+ Linebarger Goggan Blair & Sampson LLP, 4 Penn Center, Suite 910, 1600 John F. Kennedy Blvd., Philadelphia, PA 19103-2818
5491549	MTA Bridges & Tunnels, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
5491546	+ Martha E Von Rosenstiel, PC, 649 South Avenue, Secane, PA 19018-3541
5494135	+ Melissa E. Van Eck, Esquire, Office of Attorney General, 15th Floor Strawberry Square, Harrisburg, PA 17120-0001
5491553	+ NYC Dept. of Finance, Parking Violations/Collections, PO Box 3600 Church St Station, New York, NY 10008-3600
5491552	New York Dept: Tax'n & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
5491554	+ PA Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
5491556	+ Phila. Parking Authority, Parking Collections Dept, PO Box 34987, Philadelphia, PA 19101-4897
5491558	+ Port Authority of NY & NJ, 4 World Trade Center, 24th Floor, 150 Greenwich Street, New York, NY 10007-2355
5491557	Port Authority of NY & NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
5491559	Professional Account Mgt., LLC, PO Box 391, Milwaukee WI 53201-0391
5491560	+ St Lukes University Health Network, 801 Ostrum Street, Bethlehem PA 18015-1000
5491562	+ Transworld Systems Inc., 1105 Schrock Road, Suite 300, Columbus, OH 43229-1174
5491563	+ Young's Medical Equipment, PO Box 1259, Dept #140418, Oaks, PA 19456-1259

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 18:34:00	Commonwealth of Pennsylvania Department of Revenue, Bankruptcy Division, P O Box 280946, Harrisburg, PA 17128-0946
5491533	Email/Text: compliancebankruptcy@bylcompanies.com	Sep 26 2022 18:34:00	BYL Services, LLC, 301 Lacey Street, West Chester, PA 19382
5491534	Email/Text: caineuweiner@ebn.phinsolutions.com	Sep 26 2022 18:34:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
5491536	Email/Text: ebnnotifications@creditacceptance.com	Sep 26 2022 18:34:00	Credit Acceptance Corporation, 25505 W 12 Mile Rd, Southfield MI 48034-1846
5491535	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 26 2022 18:42:14	Capital One Bank (USA) NA, PO Box 71083, Charlotte NC 28272-1083
5491538	Email/Text: bky_mail@fanniemaec.com	Sep 26 2022 18:34:00	Fannie Mae, 3900 Wisconsin Avenue, Washington, DC 20016
5491539	+ Email/Text: bky_mail@fanniemaec.com	Sep 26 2022 18:34:00	Federal Nat'l Mortgage Ass'n, 3900 Wisconsin Avenue, Washington, DC 20016-2806
5491540	Email/Text: Harris@ebn.phinsolutions.com	Sep 26 2022 18:35:00	Harris & Harris, Ltd., 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135

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5491542	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 26 2022 18:34:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5491543	^ MEBN	Sep 26 2022 18:34:17	KML Law Group, PC, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5491545	Email/PDF: resurgentbknotifications@resurgent.com	Sep 26 2022 18:42:14	LVNV Funding, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
5496920	Email/PDF: resurgentbknotifications@resurgent.com	Sep 26 2022 18:42:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5491547	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 26 2022 18:34:00	Midland Credit Mgt., Inc., 320 Big Beaver, Troy, MI 48083-1271
5491550	Email/Text: bankruptcynotice@nymcu.org	Sep 26 2022 18:34:00	Municipal Credit Union, PO Box 3205, New York, NY 10007-3206
5496232	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 26 2022 18:34:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5491548	+ Email/Text: MKnitter@monroecountypa.gov	Sep 26 2022 18:34:00	Monroe County Tax Claim Bureau, One Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
5491551	+ Email/Text: paula.tilley@nrsagency.com	Sep 26 2022 18:34:00	NAPA Pennsylvania, c/o Nationwide Recovery Svc, 545 W Inman Street, Cleveland, TN 37311-1768
5491555	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 18:34:00	Pennsylvania Dep't of Revenue, PO Box 280946, Attn: Bankruptcy Division, Harrisburg PA 17128-0946
5493102	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 26 2022 18:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5491561	+ Email/Text: bankruptcydepartment@tsico.com	Sep 26 2022 18:34:00	Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5  
Date Rcvd: Sep 26, 2022

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Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Alfredo F. Madeam Jr. zac@fisherchristman.com, office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Melissa L. Van Eck	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue mvaneck@attorneygeneral.gov ARC-CourtMiddleDistrict@attorneygeneral.gov
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

**ALFREDO F. MADEAM, JR.,** aka

Alfredo Fernando Madeam, Jr., aka

Alfredo Madeam

Debtors

CHAPTER 13

CASE NO. **5:22-bk-01575**

X  ORIGINAL PLAN

AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)

Number of Motions to Avoid Liens

Number of Motions to Value Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 576,200, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
09/2022	07/2023	\$ 300	N/A	\$ 300	\$ 3,300
08/2023	09/2024	\$ 2,000	N/A	\$ 2,000	\$ 28,000
10/2024	08/2025	\$ 4,500	N/A	\$ 4,500	\$ 49,500
09/2025	08/2026	\$ 5,800	N/A	\$ 5,800	\$ 69,600
05/2026	07/2027	\$ 7,700	N/A	\$ 7,700	\$ 115,500
08/2027	08/2027	\$ 8,013.75	N/A	\$ 8,013.75	\$ 8,013.75
				Total Payments:	\$ 273,913.75

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of \$ 0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 1,300. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

       No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

X Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ 302,286.25 from the sale of property known and designated as loan modification of 902 Thornberry Court, East Stroudsburg, Monroe County, PA. All sales shall be completed by August 31, 2023. If the property

does not sell by the date specified, then the disposition of the property shall be as follows: based on loss mitigation options provided by lender.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

X None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

\_\_\_\_ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Federal National Mortgage Association	902 Thornberry Court, East Stroudsburg, Monroe County, PA	9403
Municipal Credit Union	2016 Acura MDX	5467

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.**

\_\_\_\_ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

X The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Federal National Mortgage Association	902 Thornberry Court, East Stroudsburg, Monroe County, PA	\$ 302,286.25	\$ 0	\$ 302,286.25
Municipal Credit Union	2016 Acura MDX	\$ 3,079.87	\$ 0	\$ 3,079.87

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

       None. If “None” is checked, the rest of § 2.D need not be completed or reproduced.

X The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Monroe County Tax Claims Bureau (Claim 2)	Debtor's Residence at 404 Benson Court, East Stroudsburg, Monroe County, PA	\$ 44,553.26	N/A	\$ 56,553.26
Estates at Great Bear Community Association	Debtor's Residence at 404 Benson Court, East Stroudsburg, Monroe County, PA	\$ 1,572.49	N/A	\$ 1,572.49

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

X None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral.** *Check one.*

X None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of **\$1,000** already paid by the Debtor, the amount of **\$3,500** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.



Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$ 171,461
Pennsylvania Department of Revenue (Claim 3)	\$ 1,067.38

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case:

**7. DISCHARGE: (Check one)**

- (X) The debtor will seek a discharge pursuant to § 1328(a).  
( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 3,500	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 172,528.38	
Level 5	Secured claims, pro rata	\$ 351,491.87	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 2,566.78	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 530,087.03
	Trustee Commission (Estimated at 8%)	\$ 46,112.97	
	Total		\$ 576,200

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor, as there is none.
- B. This Plan anticipates approval of a pending loan modification of the mortgage secured by **902 Thornberry Court, East Stroudsburg, Monroe County, Pennsylvania** that would eliminate the mortgage arrears on that property.

C. This Plan submits only real property income from the rental of **902 Thornberry Court, East Stroudsburg, Monroe County, Pennsylvania**, which is available solely due to this Chapter 13 Case pending completion of a Chapter 13 of Debtor and/or Debtor's wife. Debtor's wife's employment and satisfaction of a motor vehicle loan is anticipated to provide subsequent Plan payment increases until Debtor reaches full retirement age and receives Social Security benefits without income limitation.

Dated: September 6, 2022

/s/ J. Zac Christman  
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Alfredo F. Madeam, Jr.  
**ALFREDO F. MADEAM, JR.**, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.